

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Tracie Upchurch
DebtorCase No. 11-17065-amc
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 15

Date Rcvd: Feb 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2017.

db +Tracie Upchurch, 8044 Temple Road, Philadelphia, PA 19150-1225
 12643475 +Chestnut Hill Healthcare, c/o PASI, PO Box 188, Brentwood, TN 37024-0188
 12557319 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA,
 America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 12609680 ++GALWAY FINANCIAL SERVICES LLC, 1290 W SPRING ST SE, SUITE 270, SMYRNA GA 30080-3690
 (address filed with court: Galway Financial Services, 3870 Peachtree Industrial Blvd,
 Suite 150-316, Duluth GA 30096)
 12563865 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
 Attn: Bankruptcy Dept 3F
 13589874 +Wilmington Savings Fund Society, FSB, Fay Servicing, LLC, 939 W. North Avenue, Suite 680,
 Chicago, IL 60642-1231

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Feb 25 2017 02:13:34 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 25 2017 02:12:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 25 2017 02:13:31 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13561857 EDI: GMACFS.COM Feb 25 2017 01:43:00 Ally Financial f/k/a GMAC, PO Box 130424,
 Roseville, MN 55113-0004
 12545174 EDI: BANKAMER2.COM Feb 25 2017 01:43:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 12605814 E-mail/Text: bankruptcy@phila.gov Feb 25 2017 02:13:34 City of Philadelphia,
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
 12775350 EDI: RESURGENT.COM Feb 25 2017 01:43:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13028121 EDI: AIS.COM Feb 25 2017 01:43:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 12581048 +EDI: BANKAMER.COM Feb 25 2017 01:43:00 THE BANK OF NEW YORK MELLON, et al,
 c/o Bank of America, N.A., Bk. Dept.Mail Stop: CA6-919-01-23, 400 National Way,
 Simi Valley, CA 93065-6414

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13028748* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,
 Houston, TX 77210-4457
 12603293 ##+McCullough Eisenberg, LLC., 65 West Street Road, Suite A-105, Warminster, Pa 18974-3204
 TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 26, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
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Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor BANK OF AMERICA, N.A. agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
ANN E. SWARTZ on behalf of Creditor Bank Of America, NA ecfmail@mwc-law.com, ecfmail@mwc-law.com
CAROL B. MCCULLOUGH on behalf of Debtor Tracie Upchurch mccullougheisenberg@gmail.com, G25217@notify.cincompass.com
CELINE P. DERKRIKORIAN on behalf of Creditor Bank Of America, NA ecfmail@mwc-law.com
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Wilmington Savings Fund Society, FSB debersole@hoflawgroup.com, bbleming@hoflawgroup.com
DAVID W. RAPHAEL on behalf of Creditor Wilmington Savings Fund Society, FSB draphael@grenenbirsic.com, mcpupec@grenenbirsic.com
KEVIN T MCQUAIL on behalf of Creditor Bank Of America, NA ecfmail@mwc-law.com
MARGARET GAIRO on behalf of Creditor Bank Of America, NA ecfmail@mwc-law.com
MARISA MYERS COHEN on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP mcohen@mwc-law.com
MARISA MYERS COHEN on behalf of Creditor Bank Of America, NA mcohen@mwc-law.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 14

Information to identify the case:

Debtor 1	<u>Tracie Upchurch</u>	Social Security number or ITIN	xxx-xx-7953
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 11-17065-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tracie Upchurch

2/23/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.